

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE:

CASE NUM. 16-07503-BKT

ROBERTO C. ELIAS URBINA

CHAPTER 13

DEBTOR(S)

AMENDED CHAPTER 13 PLAN

TO THE HONORABLE COURT:

Come(s) Now Debtor(s), represented by the undersigned attorney, and represents as follows:

1-The debtor(s) inform(s) of the amended chapter 13 plan pursuant to Rule 1009, and the amendment is to **delete real property disclosed and provide no distribution to creditor First Bank mortgage.** See attached plan and/or document for details.

WHEREFORE applicant(s) pray(s) from this Honorable Court to take notice of the amended chapter 13 plan.

I HEREBY CERTIFY that on this date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification, upon information and belief, of such filing to the trustee in this case and all other CM/ECF participants and have mailed to all creditors and parties in interest as per the master address list upon knowing they are non CM/ECF participants.

RESPECTFULLY SUBMITTED.

In San Juan, Puerto Rico, October 29, 2016

HECTOR VELAZQUEZ LAW FIRM

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/S/ Hector Velazquez Hernandez

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

In re: ELIAS URBINA, ROBERTO

Case No. 3:16-bk-7503

CHAPTER 13 PAYMENT PLAN

NOTICE: • The following plan contains provisions which may significantly affect your rights. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing, filed with the Court and served upon the debtor(s), debtors' counsel, the trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. • For post confirmation Plan Modifications, objections must be filed and notified in the same manner within 21 days from its notifications. • A proof of claim must be filed by or on behalf of each creditor, including secured creditors, in order to for the creditor to be eligible to be paid by the trustee. The Trustee will pay the allowed claims, as filed, provided for in the plan unless ordered by the Court. See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution. •

1. Future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee. The Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE SEQUENCE.
- ☐ 3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: 10/29/2016

☒ PRE- ☐ POST-CONFIRMATION

AMENDED PLAN DATED:

FILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$150.00	x	15	=	\$2,250.00
\$180.00	x	36	=	\$6,480.00
\$242.00	x	9	=	\$2,178.00
x		=		
x		=		
x		=		
TOTAL =		60		\$10,908.00

Additional payments:
\$0.00 to be paid as described here:

☐ Sale of property identified as follows:
N/A

☐ Other: N/A

Periodic Payments to be made other than and in addition to the above: (None)

PLAN BASE: \$10,908

II. ATTORNEY'S FEES

(Treated as § 507 Priorities)

- I. To be paid before any other creditor and concurrently with the Trustee's fee unless otherwise provided.

- a. Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$3,000.00
- b. Additional fees: \$0.00
- c. Adjusted balance: \$3,000.00

SIGNATURES

/s/ ROBERTO CARLOS ELIAS URBINA
DEBTOR

/s/
JOINT DEBTOR

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS AND UNEXPIRED LEASES:

- ☒ Debtor represents that there are no secured claims or unexpired leases.
☐ Creditors having secured claims will retain their liens and shall be paid as follows:

☒ 1. ADEQUATE PROTECTION PAYMENT: (None)

☒ 2. Trustee pays secured ARREARS:

☒ 3. Trustee pays IN FULL Secured Claim(s)

☒ 4. Trustee pays VALUE OF COLLATERAL:

- ☐ Secured creditor(s)' interest will be insured and insurance policy paid through plan:
N/A
☐ Debtor SURRENDERS COLLATERAL TO Lien Holder: N/A
☐ Debtor Otherwise will maintain regular payments directly to: N/A

B. PRIORITIES. The Trustee shall pay priorities in accordance with the law [11 U.S.C. § 507 and § 1322(a)(2)]

☒ 5. DEPARTAMENTO DE HACIENDA DE PR (\$1,609.00)

C. UNSECURED PREFERRED: Plan ☐ Classifies ☒ Does not Classify Claims

☒ 6. Class A: ☐ Co-debtor Claims / ☐ Paid 100%: ☐ "Pay Ahead"

☒ 7. Class B: ☐ Other Class: N/A

D. GEN. UNSECURED NOT PREFERRED will receive pro-rata disbursements.

OTHER PROVISIONS:

See attached list

ATTORNEY FOR DEBTOR: Hector Velazquez Hernandez

Phone: 787-296-4595

**ATTACHMENT TO CHAPTER 13 PLAN
NON-STANDARD PROVISIONS**

- 1 TRUSTEE WILL NOT MAKE DISBURSEMENTS TO FIRST BANK MORTGAGE SINCE DEBTOR HAS NO INTEREST IN REAL ESTATE PROPERTY. TAX REFUNDS, IF ANY, WILL BE DEVOTED EACH YEAR, AS PERIODIC PAYMENTS, TO THE PLAN FUNDING UNTIL PLAN COMPLETION. THE TENDER OF SUCH PAYMENTS WILL DEEM THE PLAN MODIFIED BY SUCH AMOUNT, INCREASING THE BASE THEREBY WITHOUT THE NEED OF FURTHER NOTICE, HEARING OR COURT ORDER. IF NEED TO FOR THE USE OF BY DEBTOR OF SUCH REFUND, DEBTOR SHALL SEEK COURT'S AUTHORIZATION PRIOR TO ANY USE OF THESE FUNDS.

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